

**INFORMATION DISCLOSURE CITATION**

Docket Number

99-078

Serial Number

09/540,034

Applicants

WALKER et al.

Filing Date

March 31, 2000

Group Art Unit

2761

COPY

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIAT E
TB	A	4,484,733	11/27/84	Loos et al.	270	54	
	B	5,060,165	10/22/91	Schumacher et al.	364	478	
	C	5,200,889	04/06/93	Mori	364	401	
	D	5,367,450	11/22/94	Pintsov	364	401	
	E	Re. 34,954	05/30/95	Haber et al.	380	49	
	F	5,434,394	07/18/95	Roach et al.	235	375	
	G	5,537,314	07/16/96	Kanter	364	406	
	H	5,570,417	10/29/96	Byers	379	115	
	I	5,655,089	08/05/97	Bucci	395	240	
	J	5,684,965	11/04/97	Pickering	395	234	
	K	5,724,525	03/03/98	Beyers, II et al.	395	240	

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GROUP 3600**FOREIGN PATENT DOCUMENTS**

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	Translation	
							Yes	No
TB	L	JP 05257950 A	10/08/93	Japan (Abstract)				
/	M	EP 0 607 686 A2	07/27/94	Europe				

**OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)**

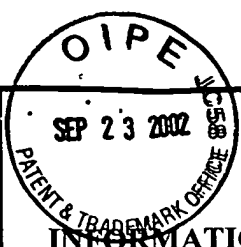
EXAMINER

Lin Brown

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TB	N	5,729,693	03/17/98	Holda-Fleck ✓	395	214	
	O	5,761,647	06/02/98	Boushy ✓	705	10	
	P	5,809,144	09/15/98	Sirbu et al. ✓	380	25	
	Q	5,870,030	02/09/99	DeLuca et al. ✓	340	825.44	
	R	5,873,068	02/16/99	Beaumont et al. ✓	705	14	
	S	5,873,069	02/16/99	Reuhl et al. ✓	705	20	
	T	5,884,292	03/16/99	Baker et al. ✓	705	403	
	U	5,890,135	03/30/99	Powell ✓	705	14	
	V	5,893,075	04/06/99	Plainfield et al. ✓	705	14	
	W	5,918,211	06/29/99	Sloane ✓	705	16	
	X	5,923,016	07/13/99	Fredregill et al. ✓	235	380	

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	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	Translation	
							Yes	No
TB	Y	WO 95/03570	02/02/95	PCT (Abstract) ✓				
I	Z	WO 98/28699	07/02/98	PCT ✓				

**OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)**

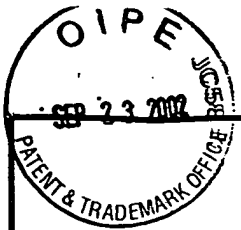
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TB	AA	5,937,037	08/10/99	Kamel et al.	379	88.19	
1	BB	5,970,469	10/19/99	Scroggie et al. ✓	705	14	
	CC	6,014,634	01/11/00	Scroggie et al. ✓	705	14	
	DD	6,026,370	02/15/00	Jermyn ✓	705	14	
	EE	6,035,281	03/07/00	Crosskey et al. ✓	705	14	
	FF	6,049,778	04/11/00	Walker et al. ✓	705	14	
	GG	6,076,068	06/13/00	DeLapa et al. ✓	705	14	
	HH	6,076,069	06/13/00	Laor ✓	705	14	
	II	6,144,948	11/07/00	Walker et al. ✓	705	38	
	JJ	US 6,173,274 B1	01/09/01	Ryan, Jr. ✓	705	408	
	KK	US 6,185,545 B1	02/06/01	Resnick et al. ✓	705	40	

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							Yes	No
TB	LL	JP 10187318 A	07/14/98	Japan (Abstract) ✓				
1	MM	WO 00/21004	04/13/00	PCT ✓				

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TB	NN	US 6,327,580 B1	12/04/01	Pierce et al. ✓	705	401	
I	OO	US 6,336,095 B1	01/01/02	Rosen ✓	705	1	
I	PP	US 6,349,288 B1	02/19/02	Barber ✓	705	26	

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TB	QQ	"Definition for: point of sale", ( <a href="http://www.computeruser.com/resources/dictionary/defintion.html?lookup=">http://www.computeruser.com/resources/dictionary/defintion.html?lookup=</a> ).
I	RR	Brochure: "Inside: A year of free TIME from Sprint", TIME Inc., undated. ✓
I	SS	Gifis, Steven H., "Law Dictionary", Barron's Educational Series, Inc., undated. ✓
I	TT	Booker, Ellis, "Checkout Lines to offer more than just candy and waiting", Computerworld, May 21, 1990, Section: PCs & Workstations, pg. 47. ✓
I	UU	"Cellular wrong signals", Newsday, July 22, 1993, pg. 39, ISSN: 0278-5587. ✓
I	VV	Spoor, Dana L., "Selling a free phone", Cellular Business, February 1994, pp. 58-62, Vol. 11; No. 2, ISSN: 0741-6520. ✓
I	WW	"AltaVista Signup - AltaVista's special offer to you,...", AltaVista, Copyright 1995-98. ✓
I	XX	Linnen, Herb et al., "AT&T comments on new FCC rules to curb 'slamming'", AT&T News Release, June 14, 1995. ✓
I	YY	"Five great reasons to enroll", Coolsavings, Copyright 1996-1999. ✓
I	ZZ	"Competitive long distance company GST Telecom has filed suit", Communications Daily, May 15, 1996, Section: Vol. 16, No. 95, pg. 4. ✓

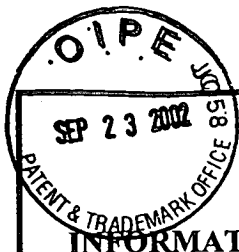
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1B	AAA	Foster, Ed, "The GRIPE LINE; Can mixing cookies' with online marketing be a recipe for heartburn?", InfoWorld, July 22, 1996, Section: Opinions, pg. 54.
	BBB	Fickenscher, Lisa, "Amex to Start Free Rewards Program with Discounts on Merchandise", The American Banker, October 18, 1996, Section: Credit/Debit/ATMs, pg. 10. ✓
	CCC	Fitzgerald, Kate, "Amex Program Moves Loyalty To Next Level: Custom Extras Finds A Medium Customers Can't Ignore: Billing Statements", Advertising Age, November 4, 1996, Section: News, pg. 2. ✓
	DDD	"Happy Anniversary here's your Cashback Bonus @ Award", Private Issue by Discover, Copyright 1997, Greenwood Trust Company. ✓
	EEE	Kerstetter, Jim, "E-commerce updates get intelligent agents; electronic commerce; Brief Article Product Announcement", PC Week, February 3, 1997, Section No. 5, Vol. 14; Pg. 6; ISSN: 0740-1604. ✓
	FFF	Fickenscher, Lisa, "Merchant: American Express Seeks to Mine Its Data on Cardholder Spending Patterns", The American Banker, March 24, 1997, Section: Credit/Debit/ATMs, pg. 20. ✓
	GGG	"Switch your Chase MasterCard to a Shell MasterCard from Chase and you'll earn: Free Formula Shell Gasoline", Chase Manhattan Bank USA, N.A., September 1997. ✓
	HHH	Ross, Chuck et al., "Coke Card promotion set for '98", ( <a href="http://adage.com/news_and_features/features/19971117/article3.html">http //adage.com/news_and_features/features/19971117/article3.html</a> ), Copyright November 1997. ✓
	III	"Consumer Promotions", Planet U, Copyright 1998. ✓
	JJJ	Krauss, Jeffrey, "Subsidized TV sets?", CED (Communications Engineering & Design), February 1998. ✓
	KKK	Wijnen, Renee, "Cendant Eyes Cross-Marketing Opportunities; CUC International-HFS Inc. Merger expected to yield an additional 2 million club members", DM News, February 2, 1998, Pg. 4. ✓
	LLL	Goldblatt, Henry, "AT&T Finally Has An Operator...", Fortune, February 16, 1998, Section: Features/Telcos, pg. 79. ✓
	MMM	"Cardholders Think Big", Bank Marketing International, March 1998, Section: Survey; Pg. 8. ✓
	NNN	Wald, Matthew L., "Spending It; Untying Cellular phones From Those Annual Contracts", The New York Times, March 15, 1998, Section 3; Money and Business/Financial Desk, Pg. 10. ✓
	OOO	Elstrom, Peter, "Reach Out and Pay Someone", Business Week, March 23, 1998, pg. 4. ✓

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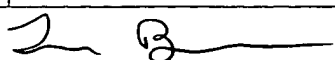
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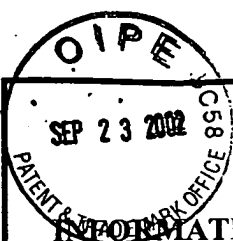
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TB	PPP	"American Eagle Outfitters, Inc. Introduces the First Clear Credit Card", PR Newswire, March 26, 1998, Section: Financial News.
	QQQ	"Cross-Sell Billing Statement Acquisition System", April 7-9, 1998. ✓
	RRR	Ling, Teh Hooi, "Prices of handphonedive, thanks to cross-subsidies", Business Times (Singapore), April 8, 1998, Pg. 1. ✓
	SSS	Website: "MCI Freeflix Free Video Rental Program", (http //www mci com/aboutus/products/glossary/home/freeflix shtml), download date: April 21, 1998. ✓
	TTT	Website: "MCI PrePaid Card Retail Promotional Opportunities", (http //www mci com/aboutus/products/prepaid/promotional shtm), download date: April 21, 1998. ✓
	UUU	Website: "Wall Street Access...: Active Trader Rebate Program", (http //www wsaccess com/active_rebate_program htm), download date: April 22, 1998. ✓
	VVV	"Card Briefs: Beneficial, Casual Male Team Up on Card", The American Banker, May 4, 1998, Section: Cards, pg. 20. ✓
	WWW	"Points Earn Little Credit as Cardholders Fail to Cash In", Birmingham Post, May 9, 1998, Pg. 32. ✓
	XXX	"Jay Jacobs Inc. Introduces Private Label Credit Card", Business Wire, May 18, 1998. ✓
	YYY	"WellsPark group Launches "V.I.P. Rewards"; the Most Comprehensive Relationship Marketing Program Ever Created by a Mall Developer", Business Wire, May 19, 1998. ✓
	ZZZ	"Shoppers Charge Accounts Co. to Administer Private Label Credit Card for Lew Magram, Ltd.; Program Marks SCA's Entry into Retail Catalog/Mail Order Industry", PR Newswire, June 29, 1998, Section: Financial News. ✓
1	AAAA	Quittner, Joshua, "Cell Phones at 7-11?; Almost everyone is selling wireless service these days. Here's how to get the right deal", Time, July 6, 1998, Section: Personal Time/Your Technology, pg. 95. ✓
	BBBB	Cruz, Humberto, "The Savings Game Read fine print in rebate offers by credit cards", The Cincinnati Enquirer, August 31, 1998, Section: Financial, Pg. B16. ✓
✓	CCCC	"clubmacy's - Take 5 minutes to open an account now and take 10% off your purchases all day.", Photocopy of Macy's credit card application, September 1998. ✓
✓	DDDD	Photocopy of Filene's Credit Card Application, September 1998. ✓

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TB	EEEE	Bloom, Jennifer Kingson, "Wal-Mart on Retail Road Less traveled: Cobranding", The American Banker, September 11, 1998, Section: Cards.
	FFFF	Elkin, Tobi, "Promotions: MasterCard Wins Coveted On-Pack Real Estate In Tie-in with Microsoft", BRANDWEEK, September 14, 1998.
	GGGG	Stewart, Sinclair, "To Mail or Not to Mail", Strategy, October 12, 1998, Section: Strategy Direct Response Special Report; Couponing; Pg. D21.
	HHHH	"Microsoft and First USA Announce \$90 Million Advertising Alliance for MSN: First USA to Become Exclusive Credit Card Advertiser Across Most of MSN In the Largest Internet Advertising Deal", PR Newswire, October 28, 1998, Section: Financial News.
	IIII	Fitzgerald, Kate, "Dual-function Cards Latest Pitch To Call in Holders", Card Marketing, November 1998, Vol. 2, No. 10.
	JJJJ	Griffin, Kate, "Issuers Charge Ahead to Focus on Price VS. Brand", Card Marketing, November 1998, Vol. 2, No. 10.
	KKKK	"Competition: First USA, With Its Microsoft Pact, Is King of the Internet", Credit Card News, November 1, 1998.
	LLLL	"Retail Cards: Attention Kmart Card Holders: 6% Back Is Dead. A New Package of Perks is Coming", Credit Card News, November 1, 1998.
	MMMM	Feldman, Amy, "Paying with Plastic Not Such Smart Idea", Daily News, November 4, 1998, Section: Business, pg. 31.
	NNNN	Cowell, Alan, "America's Turn to Colonize; Credit Card Issuers Invade Britain with U.S. Firepower", The New York Times, November 12, 1998, Business/Financial Desk, Section C at Page 1, Column 2.
	OOOO	"#1 Online Department Store Joins ClickRewards in Time for the Holidays; Azazz.com to Supply Name-brand Merchandise for Netcentives' ClickRewards Catalog and ClickRewards; Members Can Now Earn Generous Clickmiles Promotions within the Azazz.com Internet Department Store", PR Newswire, November 27, 1998, Financial News Section.
	PPPP	"Largest Internet Ad Deal Signed", Bank Marketing International, December 1998, Feature Section at pg. 7.
	QQQQ	Shermach, Kelly, "Partnerships Help Issuers Weave Web Concepts", Card Marketing, December 1998, Vol. 2, No. 11.
	RRRR	"Amazon.com and NetFlix.com Establish Promotional Relationship for the Sale and Rental of DVD Titles", Business Wire, December 4, 1998.
	SSSS	"At Sports Superstore Online, Shoppers Get More for Their Money; 10,000 Reasons to Shop at Sports Superstore Online", Business Wire, December 4, 1998.

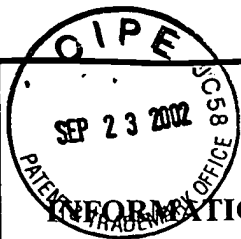
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TB	TTTT	Dennis, Sylvia, "Visa Gets Ready for Interactive Set-Top Boxes", Newsbytes, December 14, 1998.
	UUUU	Korry, Elaine, Edwards, Bob, "Credit Card Enticements", NPR Morning Edition, December 23, 1998, Transcript #98122308-210. ✓
	VVVV	"Deja.com: [email] FREE \$100 Aircheck plus \$15,000 in Travel", (http://x24.deja.../getdoc.xp...), Deja com, Inc., Copyright 1999. ✓
	WWWW	Shermach, Kelly, "Retailers Rebuild Roots As Loyalty Pioneers", Card Marketing, January 1999, Vol. 3, No. 1. ✓
	XXXX	"Northwest Airlines, Sprint Enter into Mileage Partnership", M2 Presswire, January 5, 1999 ✓
	YYYY	Shook, David, "Rebate Limits Can Be A Pain For Consumers", The Buffalo News, January 5, 1999, Section: Click, pg. 7E. ✓
	ZZZZ	Website: "Free from Nextcard - The Ages of Myst™", (http://www.nextcard.com/ages/agesofmyst.html), download date: January 6, 1999. ✓
	AAAAA	Souccar, Miriam Kreinin, "Epidemic of Rate Shopping Spurs a Search for Remedies", The American Banker, January 7, 1999, Section: Cards, pg. 13. ✓
K	BBBBB	Website: "E Card Web Page", (http://app1.firstusa.com/pcards/ecard/index1cfm?mkid=6J08&promo=1EC01EC10), download date January 11, 2002. ✓
	CCCCC	Website: "About SaveSmart", SaveSmart.com, (http://www.savesmart.com/about/savesmart.html), download date: January 12, 1999. ✓
t	DDDDD	Website: "About ClickRewards the Best Way to Earn Miles", (http://www.clickrewards.com/about.html), download date: January 13, 1999. ✓
	EEEEEE	Website: "Join AOL Long Distance and This is What You Will Receive....", January 13, 1999. ✓
	FFFFFF	Website: "mySimon inc. - Simon's Search & Compare Shopping" (http://www.mysimon.com/corporate/company/factsheet.html), download date: January 13, 1999. ✓
	GGGGG	Website: "The Trip.com, Visa Launch Reward Program", Internet/News.com, (http://www.internetnews.com/ec-news/1999/01/1302-trip.html), download date: January 13, 1999. ✓
	HHHHH	"FYI; Calls Are Free After the Ads", Star Tribune, January 14, 1999 at Pg. 1D. ✓

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TB	IIII	"The New AE Card" (American Eagle Outfitters Credit Application), January 14, 1999.
	JJJJ	"Amazia Endeavour Travel", TS60 Eight Day Fly Drive Package, January 17, 1999. ✓
	KKKKK	Official Press Release: "Rent from NetFlix.com Buy from Amazon.com", NetFlix com, Inc., January 17, 1999. ✓
sh	LLLLL	"Sprint Sense Anytime"; Titanic on Videocassette is free when you sign up for Sprint Sense Day long distance, ( <a href="http://csg.sprint.com/titanic">http //csg sprint com/titanic</a> ), download date: January 18, 1999. ✓
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	NNNNN	Cox, Beth, "Visa, Travelweb Enter Online Marketing Partnership", InterneNews, January 21, 1999, ( <a href="http://www.internetnews.com/ec-news/1999/01/2103-visa.html">http //www internetnews com/ec-news/1999/01/2103-visa html</a> ). ✓
	OOOOO	Ellin, Abby, "Listening to an Earful for Savings" (Hear the Pitches and Talk for Free), The New York Times, January 24, 1999. ✓
	PPPPP	"Kiosk Issues Cards for Loyalty and Credit", RT News, February 1999, ( <a href="http://www.retailtech.com">www retailtech com</a> ), pg. 24. ✓
	QQQQQ	Files, Jennifer, "Grocers, AT&T Team Up; "Smart" Coupon to Offer Bonus", the Dallas Morning News, February 6, 1999, Section: Business, pg. 12F. ✓
	RRRRR	Wijnen, Renee, "Listening to Ads Earns Free Long Distance; Advertisers Select Target Groups to Hear Messages"; DM News, March 1, 1999 at pg. 1. ✓
	SSSSS	"Smart Cards; Buying Via Cable Lines", Future Banker, Future Money, March 1, 1999 at pg. 19. ✓
	TTTTT	"CardTrak Online", ( <a href="http://www.cardweb.com/cardtrak/news/1999/march/4a.html">www cardweb com/cardtrak/news/1999/march/4a html</a> ), download date: March 4, 1999. ✓
	UUUUU	"Smart Card Quarterly", EFT Report, March 24, 1999, Vol. 22 No. 6. ✓
	VVVVV	"Wells Fargo ATMs in California Become Little Billboards", Marketing News™, March 29, 1999, Section: pg. 4. ✓
	WWWWW	"\$20 in Free Groceries When You Switch to AT&T Residential Long Distance Service. Call 1 800 288-2662 AT&T", Photocopy of a Coupon Obtained from a Coupon-dispensing Machine at a Safeway Store May 19, 1999. ✓

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13	XXXXXX	Website: "E-Centives FAQs", (http www emaginet com/de.../memfaq.shtml), download date: May 23, 1999
	YYYYYY	Website: "MasterCard – The Smart Card: News & Views", (http www mastercard.com/ourcards/smartcard/articles/article4.html), download date May 23, 1999. ✓
	ZZZZZ	Website: "Visa – Smart Cards – About Smart Cards", (http //www visa com/nt/chip/info.html), download date May 23, 1999. ✓
	AAAAAA	Website: "Windows CE: SmartCard Background", (http www Microsoft com/windowsce/smartcard/start/background.asp), download date: May 23, 1999. ✓
	BBBBBB	"Royal Bank is First to Offer Instant Discount Program on No-Frills, Low Rate Option and Classic Visa Cards", Canada News Wire, Financial News, July 2, 1999. ✓
	CCCCCC	Higginbotham, Stacey, "Nest, Online Bids Over Jail Time?", Business Week, Up Front Section, July 19, 1999. ✓
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